GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1488
ANSWERED ON:03.03.2006
ASSISTANCE BY NABARD TO RURAL WOMEN
Mandal Shri Sanat Kumar

Will the Minister of FINANCE be pleased to state:

(a) whether the poor women living in rural areas of the country are being provided assistance by NABARD through its programmes;

(b) if so, the details thereof, State-wise; and

(c) the number of districts covered under these programmes during the last two years alongwith number of women provided assistance, State-wise and programme-wise?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a): Yes, Sir.

(b) and (c): In order to address gender issues in credit and related support services so as to bring in equitable rural prosperity, NABARD refinance is available to Commercial Banks, Regional Rural Banks and Co-operative Banks for financing to women. However, present data generating system does not capture refinance flow to women separately. Some of the women oriented programmes supported by NABARD are:-

(i) SHG Bank-Linkage Programme- As many as 18.80 lakh SHGs have been financed by the banks to the tune of Rs. 8767 crore till January, 2006 cumulatively enabling about 2,79 crore poor households in the country to gain access to micro-finance. About 90% of the group members are women. 572 districts across the States are covered under the programme. State-wise details are at Annexure-I.

(ii) Support for Women Development Cells (WDCs) - NABARD has supported in establishment of 122 WDCs in the RRBs and Co-operative Banks to facilitate increased flow of credit to women in rural areas. So far NABARD has released a grant assistance of Rs. 2.56 crore which has facilitated credit flow to women by these banks estimated at Rs. 3595.79 crores covering 27.94 lakh women. State-wise details of WDC sanctioned are given in Annexure-II.

(iii) Rural Entrepreneurship Development Programme(REDP) - NABARD assists NGOs and Developmental agencies to conduct REDPs for developing the entrepreneurial and activity oriented skills among unemployed rural youth including women. Out of 172278 persons trained so far, 37961 were women trainees constituting 22% of total trainees. The State-wise details for the last two years and cumulative position as on 31st March, 2005 are given at Anaexure-IH. NABARD also implements exclusive programmes for women in association with NGOs, Banks, etc. like Assistance to Rural Women in Non Farm Development (ARWIND); Assistance for Marking of Non-Farm Products of Rural Women(MAHIMA); Development of Women through Area Programme (DEWTA). These programmes are focused on skill development, capacity building, promotion of entrepreneurship etc..

ANNEXURE-I

SHG BANK LINKAGE PROGRAMME

(Rs.lakh)

Region/State	2003-04 Number of SHGs financed	2003-04 Bank Loan	2004-05 Numberof SHGs financed	2004-05 Bank Loan	Cumulative-Jan 2006 Number of SHGs financed	Cumulative-Jan 2006 Bank Loan
A Northern Region						
1 Himachal Pradesh	4,353	1,443.15	4,570	2,499.01	19,905	6510.58
2 Rajasthan	11,104	2,711.82	26,160	6,803,03	69,551	16439.90
3 Hayana	820	769.06	1,007	541.97	3,356	2008.93

4	Punjab	806	429.65	1,443	628.04	3,831	1677.68
5	Jamnu & Kashmir	352	116.17	407	204.24	1,796	642.42
6	New Delhi	38	52.25	35	38.93	152	147.61
Sub-Total		17,473	522.90	622	10,716.02	98,021	27427.12
B	North Eastern Region						
7	Assam	7,229	1,230.95	20,528	7,732.24	40,666	11705.58
8	Meghalaya	15	4.90	55	14.98	351	99.34
9	Trlpura	746	42.32	660	138.64	1,515	190.72
10	Sikkim	8	2.87	10	4.15	42	13.44
11	Manipur	63	11.20	571	241.65	796	300.91
12	Nagaland	9	23.06	70	10.13	94	46.99
13	Arunachal Pradesh	117	78.29	55	21.39	280	119.64
14	Mizoram	22	24.85	6	3.49	46	56.73
Sub-Total		8,209	1,418.24	21,960	8,174.67	43,790	12533.35
C	Eastern Region						
15	Orissa	35,316	7,644.34	45,668	12,431.14	162,551	37065.34
16	Bihar	8,085	1.867.281	11.769	3,742.26	33,064	7842.26
17	Jharkhand	4,882	1,481.04	8,884	2,996.00	26,638	8802.05
18	West Bengal	19,038	2,999.53	41,013	3,581.99	114,266	18760.78
19	UT of A &N Islands	23	15.10	57	26.40	154	76.32
Sub-Total		67,344	14,007.45	107,391	25,779.79	336,671	72546.75
D	Central Region						
20	Madhya Pradesh	11,824	2,928.73	18,010	5,104.49	51,632	13394.28
21	Chhatisgarh	3,033	251.73	8,773	929.65	28,815	2936.27
22	Uttar Pradesh	25,514	8,417.87	40,438	14,393.64	127,883	33902.59
23	Uttaranchal	5,055	1,559.60	3,135	2,035.37	15,959	7203.11
Sub-Total		45,426	13,157.03	70,356	22,513.15	224,289	57436.25
E	Western Region						
24	Gujarat	2,099	937.79	8,738	4,319.44	27,337	8113.48
25	Maharashtra	10,470	4,390.78	32,611	10,980.12	95,318	29275.25
26	Goa	66	68.34	102	120.08	561	496.67
Sub-Total		12,635	5,396.91	41,451	15419.64	123,217	37885.40
F	Southern Region						
27	Andhra Pradesh	104,238	75,299.23	107,351	101,771.37	528,144	342449.20
28	Karnataka	41,688	13,960.37	59,332	26,653.53	198,433	78526.44
29	Kerala	12,716	5,841.85	27,081	12,664,73	69,991	34236.52
30	Tamil Nadu	31,851	50,590.95	70,437	74,647.46	256,178	211902.47
31	UTof Pondicherry	151	357.29	384	1,004,98	1,309	1844.32
Sub-Total		210,644	146,049.70	264,585	216,822,07	1,054,055	668958.96
GRAND TOTAL		381,731	185.553.13	539,365	209,425.34	1,880,643	876,787.82

ANNEXURE-II

WOMEN DEVELOPMENT CELLS SUPPORTED-POSITION AS ON 31.01.2006

Sl.No.	Name of the State	Total No. of WDC	RKBs /SCARDBs	CCBS/SCBs
1	Maharashtra	19	8	11
2	Karnataka	12	8	4
3	Uttar Pradesh	17		17
4	Orissa	9	4	5
5	Andhra Pradesh	15	10	5
6	Chhattisgarh	5	3	2
7	Madhya Pradesh	8	5	3
8	Tamil Nadu	4	3	1
9	Tripura	1		
10	Assam	4	3	
11	Jharkhand	2	2	
12	Gujarat	1	1	
13	Haryana	2	2	
14	Himachal Pradesh	4	2	2
15	Jammu & Kashmir	4	1	3
16	Kerala	4	2	2
17	Punjab	2	2	
18	Rajasthan	2	1	1
19	West Bengal	6	6	
20	Andman & Nicobar	1	1	
21	Bihar	1	1	
	Total	122	81	41

ANNEXURE-III(RS. LAKH)

Sl.No	Name of State	2003-04			2004-2005			Cumulative as on 31 March 2005			
		REDPs Amt.	Persons Women sact- ioned	Trained Train- ees	REDPs Amt.	Persons Women sact- ioned	Trained Train- ees	REDPs Amt.	Persons Women sact- ioned	Trained Train- ees	
1	Andaman & Nicobar (Port Blair)	1	0.55	0	0	0	0.00	0	0	5	3.29	78	24
2	Aridhra Pradesh (Hyderabad)	32	41.67	1871	1388	84	41.79	1320	840	337	181.70	5947	34.14
3	Arunachal Pradesh (Itanagar)	2	1.06	55	0	2	0.97	50		6	3.03	165	30
4	Assam (Guwahati)	25	18.56	708	0	25	13.26	695	490	108	76.43	3024	963
5	Bihar (Patna)	6	5.57	177	60	26	27.59	595	480	86	71.28	2273	1040

6 Chhatiisgarh (Raipur) 26 21.14 652 192 17 16.35 415 134 89 65.09 2334 538

7 Deihi (New Delhi) 1 1.25 25 25 3 3.00 85 85 11 9.42 289 192

8 Goa (Panaja) 0 0.00 24 1 0.70 18 2 3 2.10 92 2

9 Gujrat (Ahmadabad) 60 40.40 1626 0 30 19.20 596 139 282 250.00 6859 920

10 Himachal Pradesh 2 0.83 70 70 3 2.16 55 25 56 3422 1505 513
(Shimla)

11 Jammu & Kashmir 3 3.75 0 0 2 2.47 60 9 27 23.96 517 131
(Jammu)

12 Jharkhand (Ranchi) 12 12.30 335 69 17 17.051 505 295 46 45.52 1443 652

13 Karnataka (Banglore) 100 49.85 1761 345 81 37.29 1327 232 373 194.31 7240 2653

14 Kerala 31 16.89 640 710 16 7.18 405 125 149 82.75 36S5 2212
(Thiruvananthaputam)

15 Madhya Pradesh (Bhopal) 75 40.90 1736 210 50 62.48 1000 51 321 225.58 8130 621

16 Maharashtra (Pune) 86 46.26 1854 632 59 23.19 1261 502 349 207.42 8351 2369

17 Manipur (Imphal) 0 0.00 0 0 0.00 0 3 171 90 0

18 Meghalaya (Shillong) 2 1.37 50 30 6 6 30 175 0 13 10.87 373 74

19 Mizoram (Aizwal) 2 1.95 47 35 4 2.66 106 100 6 4.61 153 135

20 Nagaland (Dimapur) 0 0.00 0 0 0.00 0 0 2 1.50 20 0

21 Orissa (Bhubaneshwar) 56 35.63 1335 1020 54 25.63 1261 836 188 109.77 4279 2793

22 Punjab & Haryana 39 45.40 968 596 51 45.84 794 234 180 168.41 3822 1136
(Chandhigarh)

23 Rajasthan (Jaipur) 25 11.76 475 265 20 9.34 400 112 60.07 2010 677

24 Sikkim (Gangtok) 3 175 75 6 2.49 171 89 26 21.83 885 89

25 Tamil Nadu (Chennai) 50 12.29 1415 990 27 12.58 675 675 324 130.64 8064 4834

26 Tripura (Agartala) 6 4.50 155 2 1.50 79 9 19 13.91 507 9

27 Uttar Pradesh (Lucknow) 44 20.67 1085 444 40 19.49 810 340 237 128.71 5342 2405

28 Uttranchal (Dehradun) 20 12.79 560 485 3 2.12 70 12 41 24.94 1082 341

29 West Bengal (Kolkata) 52 30.27 565 259 38 23.31 751 500 162 102.53 2781 759

30 TOTAL 811 480.53 18464 3345 667 436.19 13678 6264 3561 2256.20 81470 30295

31 RUDSETI 410 28.22 14147 0 0 0.00 0 2512 285.28 85643 7666

32 EDII 0 0.00 0 0 0 0.00 0 175 160.63 5160 0

GRAND TOTAL 1221 508.74 32611 3345 667 436.19 13679 6264 6248 2702.11 172278 37961